

Nachhaltigkeits Bond 90 %



Capital Protection  
Certificate

ISIN: AT0000A2B6L5 / WKN: RCOV2Q

Buy (Ask)	88.39%
Sell (Bid)	86.89%
End of the term	2Y 7M 19D
Underlying	STOXX® Global ESG Leaders Select 50 Price EUR Index
Underlying ISIN	CH0298407260
Starting price underlying	EUR 185.89
Underlying price (delayed)	EUR 149.73 80.5% of the starting value

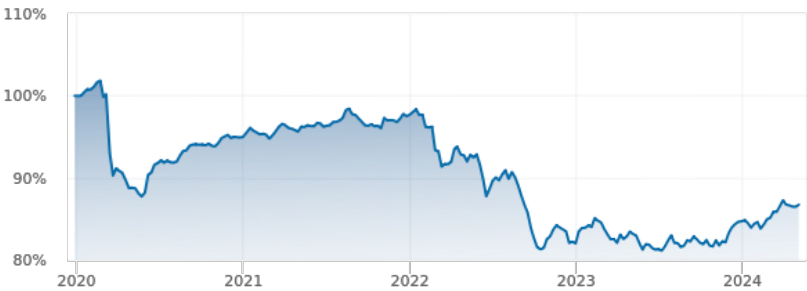
Last update: May 03, 2024, 7:59 pm

Simply explained

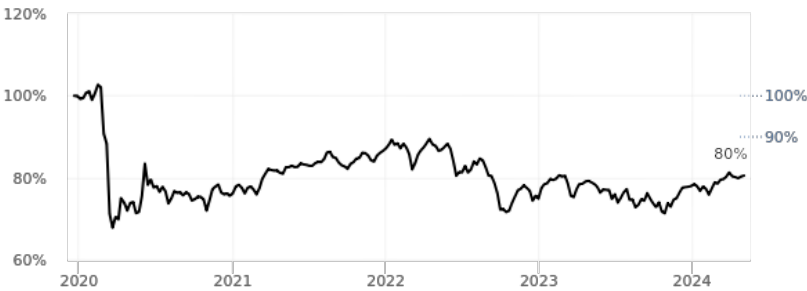
Repayment at the end of the term depending on the performance of the underlying asset.

Min. 90% (capital protection) - Max. 132%

Price certificate (% of the starting value)



Price underlying (% of the starting value)



Past performance is no reliable indicator of future results. Less than five years have passed since the launch of this certificate.

Repayment at the end of the term

Currently the underlying quotes at <sup>i)</sup> ...	...and is in the range...	...at the end of the term this would trigger the following repayment...	If you buy the certificate at the current purchase price, this would correspond to the following return <sup>ii)</sup> :
	above 100%	132% (EUR 1,320) <sup>ii)</sup>	+49.34% (+16.43% p.a.)
	between 90% and 100%	100% (EUR 1,000) <sup>ii)</sup>	+13.13% (+4.79% p.a.)
80.5%	below 90%	90% (EUR 900) <sup>ii)</sup>	+1.82% (+0.69% p.a.)

<sup>i)</sup>compared to the starting price

<sup>ii)</sup>assumption: investment amount EUR 1.000    <sup>iii)</sup>based on the current underlying price

# Nachhaltigkeits Bond 90 %

## Capital Protection Certificate

ISIN: AT0000A2B6L5 / WKN: RCOV2Q

Tradeable unit/ nominal value	EUR 1,000
Listing	Vienna, Stuttgart
Product currency	EUR
Underlying currency	EUR
Taxation	Capital Gains Tax

Last update: May 03, 2024, 7:59 pm

## The Underlying

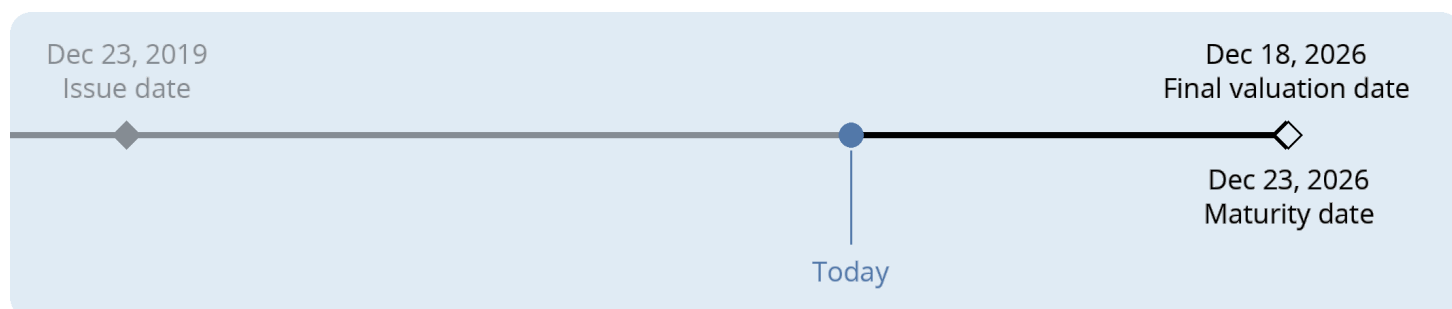
The STOXX® Global ESG Leaders Select 50 EUR Index tracks the performance of 50 global companies that are among the best in the environmental, social and governance fields.

**Exclusion criteria:** Exclusion criteria are used to identify sustainable companies. These include the production of weapons, gambling or energy generation from nuclear power, oil or gas.

**Ranking:** Based on key figures from the sustainability experts at Sustainalytics.

**Select:** Stocks with low volatility and high dividend yields are selected.

## Information on the term



Please note:

- 90% of the nominal amount will in any case be paid out at maturity; during the term, the price may fall below the issue price or the capital protection level.
- The maximum repayment is limited to 132% (of the nominal amount).
- Loss of purchasing power due to inflation is not offset by the capital protection.

**Issuer risk / creditor participation:** Certificates are not covered by the deposit protection system. There is a risk that Raiffeisen Bank International AG may not be able to meet its payment obligations due to insolvency (issuer risk) or any official orders ("bail-in"). In such cases, the invested capital may be lost in full.

Notes:

You are about to purchase a product that is not easy and difficult to understand. For further information see the Base Prospectus (including possible amendments) – approved by the Austrian Financial Market Authority (FMA), deposited at the Oesterreichische Kontrollbank AG and published at [raiffeisenzertifikate.at/en/securitiesprospectus](https://www.raiffeisenzertifikate.at/en/securitiesprospectus) (we recommend reading the prospectus before making an investment decision), in the key information document and among „Customer Information and Regulatory Issues“ at <https://www.raiffeisenzertifikate.at/en/customer-information>. The approval of the base prospectus by the competent authorities is not to be understood as an endorsement of the product by these authorities.



Effective as of 1 December 2022 Raiffeisen Centrobank AG has transferred its certificates business to Raiffeisen Bank International AG including (i) all associated rights and obligations, and (ii) the legal position as issuer of existing securities, i.e. outstanding securities issued by Raiffeisen Centrobank AG. Therefore, as of 1 December 2022, Raiffeisen Bank International AG constitutes the issuer of and the debtor under the securities referred to in the product brochure.

Please be aware that the product brochure reflects the legal situation at the date of its creation and does not contain any updated information about the issuer.

# SUSTAINABILITY BOND 90%

 **INVESTMENT PRODUCT** WITH 90% CAPITAL PROTECTION

- Underlying: STOXX® Global ESG Leaders Select 50 index
- Opportunity to obtain an attractive yield at the end of the term: 32% if the index quotes at or above 100% of the starting value
- In case the index declines up to -10% of the starting value Redemption is effected at 100% at the end of the term
- 90% capital protection at the end of the term
- Market risk, issuer risk
- Further information on opportunities/risks on the following pages
- Term of 7 years

STOXX® is a registered trademark of STOXX Ltd.



*Certificates by*



**Raiffeisen  
CENTROBANK**

# SUSTAINABLE INVESTMENT WITH CAPITAL PROTECTION

## In short:

With the Sustainability Bond 90% investors obtain a yield of 32% if the underlying STOXX® Global ESG Leaders Select 50 index quotes at or above 100% of the starting value at the end of the term. If the index declines up to -10%, redemption is effected at 100% of the nominal value. In case of a negative index performance of more than -10%, the capital protection of 90% applies at the end of the term.

### KEY FACTS

Issuer	Raiffeisen Centrobank AG
Offer	continuous issuing
ISIN	AT0000A2B6L5
Issue price	100%
Nominal value	EUR 1,000
Subscr. period <sup>1</sup>	Nov 15 - Dec 19, 2019
Initial valuation date	Dec 20, 2019
Issue value date	Dec 23, 2019
Final valuation date	Dec 18, 2026
Maturity date	Dec 23, 2026
Starting value	Closing price of the index at the initial valuation date
Capital protect.	90% at the end of the term
Redemption	Redemption at the end of the term is effected at 132% of the nominal value if the closing price of the underlying STOXX® Global ESG Leaders Select 50 index quotes at or above 100% of the starting value. If the index declines up to -10%, redemption is effected at 100% of the nominal value. In case of a negative index performance of more than -10%, the capital protection of 90% applies. Redemption at the maturity date is dependent on the solvency of Raiffeisen Centrobank AG*.
Listing	Vienna, Frankfurt, Stuttgart
Quotes	<a href="http://www.rcb.at">www.rcb.at</a>

\* Raiffeisen Centrobank AG is a 100% owned subsidiary of Raiffeisen Bank International AG – rating of RBI: [www.rbinternational.com/ir/ratings](http://www.rbinternational.com/ir/ratings)

<sup>1</sup> Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Centrobank AG.

In recent years, investors have been increasingly focusing on ethical, ecological and social criteria. To meet these requirements Raiffeisen Bank International AG (RBI) and its associated companies have committed themselves to sustainable corporate management and social responsibility. RBI supports the **UN Global Compact Network** in Austria, the world's largest network for corporate social responsibility (CSR) and sustainable development.

To make sustainability a capital-protected investment theme, Raiffeisen Centrobank AG issues the **Sustainability Bond 90%** for investors who expect the companies in the STOXX® Global ESG Leaders Select 50 index to achieve an at least moderately positive performance. The certificate offers the opportunity to obtain a yield of 32% (4.04% p.a.) if the index quotes at or above 100% of its starting value at the end of the term. If the underlying quotes lower than 100% but not below 90% of the starting value at the end of the term, the redemption will be at 100% of the nominal value. If the index is below 90% of its starting value after 7 years, the capital protection of 90% will apply at the end of the term. Further details regarding opportunities and risks are listed on the next page.

### FUNCTIONALITY

- At the initial valuation date the closing price of the STOXX® Global ESG Leaders Select 50 index is determined as **starting value**.
- At the final valuation date the closing price of the index is compared to the starting value and **one of the following scenarios will apply**:

#### SCENARIO 1: Index AT or ABOVE 90% of the starting value

##### A) Index $\geq$ 100% of the starting value → redemption at 132%

If the closing price of the index at the final valuation date is equal to or higher than the starting value, the redemption on the maturity date will be at 132% of the nominal value. This equals the maximum amount of EUR 1,320 per EUR 1,000 nominal value.

##### B) Index $\geq$ 90% and < 100% of the starting value → redemption at 100%

If the closing price of the index at the final valuation date is less than 100% but at least 90% of the starting value, the payout at the maturity date will be 100% of the nominal value. This equals EUR 1,000 per EUR 1,000 nominal amount.

#### SCENARIO 2: Index BELOW the starting value

If the closing price of the index at the final valuation date is below 90% of the starting value, the capital protection will apply and the certificate will be repaid at the maturity date at 90% of the nominal value (equivalent to EUR 900 per nominal value).

## STOXX® GLOBAL ESG LEADERS SELECT 50



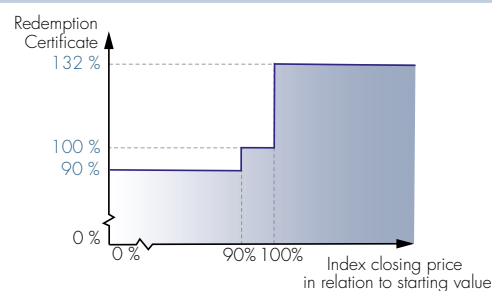
As of: November 5, 2019, Source: Reuters (SGESGSEP)  
ISIN: CH0298407260

Please note that past performance is no reliable indicator of performance.

The 90% capital protection by Raiffeisen Centrobank AG only applies at maturity, i.e. during the term the **certificate price may drop below 90%**, but the investor obtains at least 90% of the nominal value at the end of the term.

## PAYOUT PROFILE

The performance of the index during the term is not relevant for the payout at the end of the term. Only at the **final valuation date** the closing price of the index is compared to the **starting value**.



## INDEX PERFORMANCE

## REDEMPTION

+50%	EUR 1,320 per nominal value (132%)
+20%	EUR 1,320 per nominal value (132%)
+/- 0%	EUR 1,320 per nominal value (132%)
-10%	EUR 1,000 per nominal value (100%)
-30%	EUR 900 per nominal value (90%)

## UNDERLYING: STOXX® GLOBAL ESG LEADERS SELECT 50 INDEX

- **Index calculation:** by the independent index provider STOXX Ltd.
- **Best "ESG Companies":** ecological, social and governance criteria  
E - Environmental Leaders, S - Social Leaders, G - Governance Leaders
- **Index weighting** according to the inverse volatility of the shares, whereby the maximum weighting of an individual share may not exceed 10%.
- **Exclusion criteria:** Companies considered non-compliant with the UN Global Compact principles are explicitly excluded from the index
- The **UN Global Compact Principles** contain:  
labour standards, human rights, environmental protection, fight against corruption
- **Reknown titles in the index:** Akzo Nobel N.V., AXA S.A., BMW AG, Deutsche Telekom AG, E.ON SE, Orange S.A., Telefonica S.A., Zurich Insurance Group AG

## SUITED MARKET EXPECTATION

declining	sideways	rising
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## YOUR INVESTMENT HORIZON

< 3 years	3 to 5 years	> 5 years
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## NOTE

The referenced opportunities and risks represent a selection of the most important facts regarding the product.

You are about to purchase a product that is not easy and difficult to understand.

For further information see the Base Prospectus (including possible amendments) – approved by the Austrian Financial Market Authority (FMA), deposited at the Oesterreichische Kontrollbank AG and published at [www.rcb.at/en/securitiesprospectus](http://www.rcb.at/en/securitiesprospectus) (we recommend reading the prospectus before making an investment decision), in the key information document and among „Customer Information and Regulatory Issues“ at [www.rcb.at/en/customerinformation](http://www.rcb.at/en/customerinformation)

## OPPORTUNITIES

- **Yield opportunity:**  
This Certificate enables investors who do not wish to invest into single shares to obtain yield if the index quotes higher or is unchanged at the end of the term.
- **90% capital protection:**  
The Sustainability Bond 90% is 90% capital protected at the end of the term, i.e. at maturity the investor obtains at least 90% of the nominal value.
- **Flexibility:**  
Tradability on the secondary market, no management fees

## RISKS

- **No yield if the index performance is negative:**  
If the closing price of the STOXX® Global ESG Leaders Select 50 index is below 90% of its starting value at the final valuation date, investor will incur a loss of 10% of the nominal value (based on the issue price of 100%).
- **Capital protection only at the end of the term:**  
During the term the price of the certificate may drop below 90%; the capital protection applies exclusively at the end of the term. Loss of value due to inflation is not covered by the capital protection.
- **Issuer risk / Bail-in:**  
Certificates are not covered by the Deposit Protection Scheme. Investors are exposed to the risk that Raiffeisen Centrobank AG might be unable to fulfil its payment obligations in respect of the described financial instrument such as in the event of insolvency (issuer risk) or an official directive (Bail-in). A total loss of the capital invested is possible.



#### DISCLAIMER

In spite of all possible care taken, the data contained in this marketing communication are provided purely as non-binding information. This marketing communication constitutes neither investment advice, an offer or a recommendation nor an invitation to execute a transaction. The information contained in this marketing communication is generic and no consideration is given to the personal circumstances of potential investors. The information contained in this marketing communication substitutes neither the necessary individual investment advice for the purchase or sale of investments nor shall any investment decision be taken on the basis of this document. This marketing communication has not been prepared in accordance with legal requirements designed to promote the independence of investment research and is not subject to the prohibition on dealing ahead of the dissemination of investment research.

The sole legal basis for all financial instruments described in this marketing communication is the Base Prospectus (including any possible supplements or amendments) which has been approved by the Austrian Financial Market Authority (FMA) in connection with the corresponding Final Terms of the financial instruments. The approved Base Prospectus (including any possible supplements or amendments) has been deposited at the Oesterreichische Kontrollbank AG. The approval of the Base Prospectus by the FMA should not be understood as an endorsement of the financial instruments described herein by the FMA. These documents as well as further information are provided on the website of Raiffeisen Centrobank AG at [www.rcb.at/en/securitiesprospectus](http://www.rcb.at/en/securitiesprospectus) or [www.rcb.at](http://www.rcb.at). Additional information on the financial instruments described herein may also be obtained from the respective key information documents that are available for download on the website of Raiffeisen Centrobank AG ([www.rcb.at](http://www.rcb.at)). Unless otherwise explicitly expressed in any of the cited documents above, no measures have been taken in any national legal system which should permit a public offering of the products described therein. Raiffeisen Centrobank AG explicitly excludes any liability in relation to the correctness, appropriateness and completeness of the information presented herein.

During the term, the market price of the certificate may drop below 90% of the issue price due to price fluctuations. The capital protection of 90% exclusively applies at the end of the term. The market price of the certificate need not develop simultaneously in accordance with the market price of the underlying instrument during the term. During the term, the market price of the certificate is subject to various influencing factors such as volatility, coupon, credit rating of the issuer and remaining term.

**Issuer Risk/Creditor Participation ("bail-in"):** Any payments for structured securities during the term or at the end of the term depend on the solvency of the issuer (issuer risk). Investors are exposed to the risk that Raiffeisen Centrobank AG as an issuer might be unable to fulfil its obligations in respect of the described financial instruments, such as in the event of insolvency (inability to pay/over-indebtedness) or a legal order to initiate resolution measures. The resolution authority may also issue such an order before any insolvency proceedings if the issuer is judged to be in crisis. Under these circumstances the resolution authority has wide-ranging powers to take action (so-called "bail-in instruments"). For example, it can reduce the claims of investors in respect of the described financial instruments to zero, terminate the described financial instruments, or convert them into shares of the issuer and suspend investors' rights. A total loss of the capital invested is possible. More detailed information is available at [www.rcb.at/en/basag](http://www.rcb.at/en/basag). Under certain circumstances, the issuer has the right to redeem the certificate prior to the maturity date. A total loss of the capital invested is possible.

Past performance is no reliable indicator of future results. Please refer to the Base Prospectus for additional disclosures on risks as well as further information.

The information presented does not constitute binding tax advice. Tax treatment of investments is dependent on the personal situation of the investor and may be subject to change. As regards tax treatment and impact on the investor's individual tax situation, the investor is advised to consult with a tax advisor. This report is based on the knowledge the persons preparing the document have obtained up to the date of creation. Please note that the legal situation may change due to legislative amendments, tax directives, opinions of financial authorities, jurisdiction etc.

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Further information may be obtained from the consultant at your local bank, on the Internet at [www.rcb.at](http://www.rcb.at) or on the product hotline of Raiffeisen Centrobank AG: +43 (0)1 51520 - 484.

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